

PATENT

Application No.: 09/536,791  
Attorney Docket No.: 99-086**A M E N D M E N T S   t o   t h e   C L A I M S**

1. (CURRENTLY AMENDED) A method for conducting a transaction, comprising:
  - receiving an application for a financial account and an authorization to credit a first amount to the financial account;
  - receiving information identifying a substitute collection technique; and
  - finalizing the transaction via a processing device after receipt of the application and the information.
2. (ORIGINAL) The method of claim 1, further comprising:
  - receiving an acceptance of an incentive offer, wherein the first amount is based on the incentive offer.
3. (ORIGINAL) The method of claim 1, further comprising:
  - establishing a second amount associated with the substitute collection technique.
4. (ORIGINAL) The method of claim 1, further comprising:
  - offering an incentive based on receipt of the application.
5. (ORIGINAL) The method of claim 1, further comprising:
  - offering an incentive based on an approval of the application.
6. (ORIGINAL) The method of claim 1, wherein the authorization includes a proxy agreement and wherein the first amount is undetermined at the time of the authorization.

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7. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the information identifying the substitute collection technique includes information specifying at least one of: (i) a credit account to be credited; (ii) a debit account to be credited; (iii) a financial account to be credited; (iv) a store account to be credited; and (v) an address to which payment is to be sent.

8. (ORIGINAL) The method of claim 1, wherein finalizing the transaction further comprises:  
approving the application; and  
crediting the financial account by an amount equal to the first amount.

9. (ORIGINAL) The method of claim 2, wherein finalizing the transaction further comprises:  
approving the application; and  
crediting the financial account by an amount equal to the first amount.

10. (ORIGINAL) The method of claim 1, wherein finalizing the transaction further comprises:  
declining the application; and  
crediting the substitute form of collection by a second amount.

11. (ORIGINAL) The method of claim 10, wherein the second amount is equal to the first amount minus an incentive amount.

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12. (PREVIOUSLY PRESENTED) The method of claim 1, wherein finalizing the transaction further comprises:

- performing an analysis of the application; and
- performing one of:
  - crediting the financial account by an amount equal to the first amount if the analysis indicates an approval of the application; and
  - crediting the substitute form of collection by a second amount if the analysis indicates a refusal of the application.

13. (ORIGINAL) The method of claim 12, wherein the second amount is equal to the first amount less an incentive amount.

14. (ORIGINAL) The method of claim 1, wherein the transaction is a product return transaction.

15. (CURRENTLY AMENDED) A transaction method, comprising:

- receiving an application for a financial account;
- receiving information identifying a substitute collection technique;
- determining, via a processing device, a first payment amount to be paid to the first financial account if the application is approved;
- determining a second payment amount to be paid to the substitute collection technique if the application is rejected; and
- finalizing the transaction based on an approval or rejection of the application.

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16. (CURRENTLY AMENDED) A transaction method, comprising:  
offering a seller an incentive amount;  
receiving an application for a financial account and an authorization to credit  
a payment amount to the financial account;  
receiving information identifying a substitute collection technique and an  
authorization to credit a second payment amount to the substitute collection  
technique;  
approving the application; and  
crediting the payment amount to the financial account via a processing  
device.

17. (ORIGINAL) A device, comprising:  
a processor; and  
a storage device coupled to said processor and storing instructions adapted to  
be executed by said processor to:  
receive an application for a financial account and an authorization to pay a  
first amount to the financial account;  
receive information identifying a substitute collection technique; and  
finalize the transaction using at least one of the financial account and the  
substitute collection technique.

18. (ORIGINAL) The device of claim 17, wherein said storage device  
further stores at least one of: (i) a transaction database; (ii) a seller database; and  
(iii) an application database.

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19. (ORIGINAL) A medium storing instructions adapted to be executed by a processor to perform a method for conducting a transaction, said method comprising:

receiving an application for a financial account and an authorization to pay a first amount to the financial account;

receiving information identifying a substitute collection technique; and

finalizing the transaction using at least one of the financial account and the substitute collection technique.

20. (CURRENTLY AMENDED) A method for facilitating the return of a product having a purchase price, the method comprising:

receiving a request to return the product;

receiving an application for a financial account and an authorization to pay the purchase price and an incentive amount to the financial account;

receiving information identifying a substitute collection technique; and

finalizing, via a processing device, the return using at least one of the financial account and the substitute collection technique.

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21. (CURRENTLY AMENDED) A method, comprising:  
receiving an application for a first financial account from an applicant;  
receiving an authorization to credit a first payment amount to the first financial account;  
receiving information identifying a substitute form of collection;  
receiving an authorization to credit a second payment amount using the substitute form of collection if the application is declined;  
determining, via a processing device, whether the application for the first financial account is approved; and  
providing the first payment amount to the applicant if the application is approved.
22. (PREVIOUSLY PRESENTED) The method of claim 21, in which the applicant is a seller of at least one item.
23. (PREVIOUSLY PRESENTED) The method of claim 22, further comprising:  
offering to list the at least one item for sale in exchange for a fee.
24. (PREVIOUSLY PRESENTED) The method of claim 22, further comprising:  
determining the first payment amount based on at least one of:  
an incentive amount based on receipt of the application,  
an incentive amount based on approval of the application,  
a sale price for the at least one item, and  
a fee for listing the at least one item for sale.

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25. (PREVIOUSLY PRESENTED) The method of claim 21, further comprising:

offering an incentive amount in exchange for the applicant listing at least one item for sale and applying for the first financial account.

26. (PREVIOUSLY PRESENTED) The method of claim 21, in which the authorization to credit the first payment amount comprises an authorization to pay the applicant by crediting the first payment amount to the first financial account.

27. (PREVIOUSLY PRESENTED) The method of claim 21, further comprising:

determining the first payment amount based on at least one of:  
an incentive amount based on receipt of the application, and  
an incentive amount based on the approval of the application.

28. (PREVIOUSLY PRESENTED) The method of claim 21, in which the authorization to credit the second payment amount comprises an authorization to pay the applicant by crediting the second payment amount using the substitute form of collection.

29. (PREVIOUSLY PRESENTED) The method of claim 21, in which determining whether the application for the first financial account is approved comprises:

forwarding the application to a financial institution; and  
receiving an indication that the application is approved from the financial institution.

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30. (PREVIOUSLY PRESENTED) The method of claim 21, in which providing the first payment amount to the applicant comprises:  
crediting the first payment amount to the first financial account.
31. (PREVIOUSLY PRESENTED) The method of claim 21, in which providing the first payment amount to the applicant comprises:  
finalizing a sale transaction between the applicant and a buyer.
32. (PREVIOUSLY PRESENTED) The method of claim 21, further comprising:  
receiving a request to return a product.
33. (PREVIOUSLY PRESENTED) The method of claim 32, in which the first payment amount comprises a purchase price of the product and an incentive amount.



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34. (CURRENTLY AMENDED) A method, comprising:  
receiving an application for a first financial account from an applicant;  
receiving an authorization to credit a first payment amount to the first financial account;  
receiving information identifying a substitute financial account;  
receiving an authorization to credit a second payment amount to the substitute form of collection if the application is declined;  
determining, via a processing device, whether the application for the first financial account is rejected; and  
providing the second payment amount to the applicant if the application is rejected.

35. (PREVIOUSLY PRESENTED) The method of claim 34, in which providing the second payment amount to the applicant comprises:  
crediting the second payment amount to the substitute form of collection.

36. (PREVIOUSLY PRESENTED) The method of claim 34, in which the applicant is a seller of at least one item.

37. (PREVIOUSLY PRESENTED) The method of claim 36, further comprising:  
determining the second payment amount based on at least one of:  
a sale price for the at least one item, and  
a fee for listing the at least one item for sale.

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38. (PREVIOUSLY PRESENTED) The method of claim 34, in which the second payment amount is equal to the first payment amount minus an incentive amount.

39. (PREVIOUSLY PRESENTED) The method of claim 34, in which determining whether the application for the first financial account is rejected comprises:

forwarding the application to a financial institution; and  
receiving an indication that the application is rejected from the financial institution.

40. (PREVIOUSLY PRESENTED) The method of claim 34, in which the substitute form of collection comprises at least one of:

a credit account,  
a debit account,  
a store account, and  
an address to which payment is to be sent.